

NOTICE OF ADMINISTRATIVE CORRECTION
TRADITIONAL, ROTH AND SIMPLE IRA ACCOUNT AGREEMENTS
(including Traditional and Roth IRAs without Stretch Provisions)



We recently discovered minor clerical errors in the Traditional IRA Custodial Account Agreement, the Roth IRA Custodial Account Agreement, and the SIMPLE IRA Custodial Account Agreement that were sent to existing clients in October of 2008 and used to establish new accounts from that date forward. Please make note of the following corrections:

The first sentence of Article XVII, Section 17.1 of the Traditional IRA Custodial Account Agreement titled No Responsibility for Participant Action should read as follows:

"The Custodian shall not have any obligation or responsibility with respect to any act of, or failure to act, on the part of a Participant or his duly authorized agent, or, if the Participant is deceased, on the part of the Beneficiary or his duly authorized agent."

The second sentence of Article XIII, Section 13.2 in both the Traditional IRA Custodial Account Agreement and the Roth IRA Custodial Account Agreement titled Custodian Limitation on Liability and Article XII, Section 12.2 of the SIMPLE IRA Custodial Account Agreement should read as follows:

"The Custodian shall not be liable for the acts or omissions of the Participant or his agent or the sponsor of any investment."

This Notice is part of your IRA Custodial Account Agreement. Please file it with your records. Thank you.

CID# 804829 149-031 0009

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1214
WACO, TEXAS

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**RETIREMENT
ACCOUNTS, INC.**

October 3, 1997

Mr. David Gross
7248 Ballantrae Ct
Boca Raton, FL 33496

Re: Transfer to Account #940091-000

New Account/Transfer Information Request

*I want the shares
Charles Schwab is holding to
be sent to Retirement Accounts
to hold*
10/14/97

RECEIVED
OCT 20 1997

Aut. Gross
200 Kaufman
Fund
IR# Ralston

- ☒ 1. The enclosed application/transfer form must include the client's original signature.
- ☐ 2. The enclosed transfer form must be signature guaranteed.
- ☒ 3. The "Asset List and Instructions" section of the enclosed transfer form must be completed.
- ☐ 4. The current custodian cannot locate an account for you with the information provided. Please return a statement copy to us along with the enclosed transfer form or provide us with a valid account number.
- ☐ 5. Please provide us with an address for the institution currently holding funds.
- ☐ 6. The client information was incomplete on the original application. Please provide us with the following:
- Home Phone () Business Phone #: ()
- Name of Country in which you reside: Date of Birth:
- Social Security Number:
- ☒ 7. Other: Please indicate either liquidate or reregister
(section 4). Please indicate either transfer OR
rollover. Also, provide your original signature and return to us
Thank you!

If you have any questions, please contact a Customer Service Representative at 800-325-4352.

Sincerely,

Heather Austin
Heather Austin
Retirement Accounts, Inc.

43LTR



**RETIREMENT
ACCOUNTS, INC.**



David Gross
7248 Ballantrae Ct
Boca Raton FL 33496-1422

Date

3/13/00

TO:

Bernard Madoff

ATTN:

FRANK

FAX#

212-838-4061

FROM:

Retirement Accounts, Inc.

Phone: 800-325-4352

Fax: 303-294-5899

Retirement Accounts, Inc. requests that funds to meet the following client(s) distribution needs. Please liquidate from the referenced account(s) and forward a check(s) to our address checked below:

☒

Mailing Address:

Retirement Accounts, Inc.

FBO: (client name & a/c #)

PO Box 173785

Denver CO 80217-3785

☐ **Overnight Delivery:**

Retirement Accounts, Inc.

FBO: (client name & a/c #)

212 17th Street, Ste 1700

Denver CO 80202-3323

Client name

RAI Account #

Your Account #

Amount

David Gross

714001001

011002

\$45,000-

Thank you for your prompt attention to this matter. Please call me if you have any questions.

Sincerely,

Retirement Accounts, Inc.

1.3

DELIVERING HIGH PERFORMANCE SERVICE TO SELF-DIRECTED INDIVIDUAL RETIREMENT ACCOUNTS SINCE 1976

P.O. Box 173785 • Denver, CO • 80217-3785

303-294-5859 • 800-325-4352 • Fax 303-294-5899 • www.retirementaccountsinc.com

AMF00253018

If you have more than one Traditional IRA, you must determine the RMD separately for each IRA. However, you can total these amounts and take the entire amount from any one or more of the IRAs.

It is important to remember that you, as the IRA owner, are responsible for ensuring that you have received a distribution of at least the RMD even if you have provided us with elections or have established a schedule of distributions. You must also ensure that you have sufficient cash in your account to make any requested distribution. We will not automatically liquidate or reregister assets to meet your RMD. If the required minimum amount is not withdrawn by the appropriate deadline, you may be subject to a 50% IRS penalty on the amount not taken. Please contact your tax advisor with questions on how this may affect you.

Your completed distribution form must be received at Retirement Accounts, Inc. no later than December 1st. If you are requesting a distribution in-kind of illiquid assets, your distribution form must be received by September 1st to ensure timely processing. Distribution forms received after these deadlines will be processed in the order they are received. If we do not receive a completed distribution form requesting a single distribution or requesting the establishment of a schedule of distributions, we will assume you are taking other steps to satisfy your minimum distribution requirement. Clients submitting forms after these deadlines risk the transaction not being completed by the IRS deadline. If you have not already, please make arrangements with us to withdraw the proper amount from your IRA as soon as possible.

If you have already satisfied your minimum distribution requirements for 2004 or set up a schedule to receive the required amount, you do not need to complete a distribution form. Retirement Accounts, Inc. will continue to make scheduled distributions based on previous instructions received from you, provided there is sufficient cash in your account.

If you have questions about your calculation or any of the information in this letter, or if you need to request a distribution form, please contact us at 800-325-4352. Distribution forms are also available on-line at www.retirementaccountsinc.com. We appreciate this opportunity to serve you.

Cordially,

Retirement Accounts, Inc.

LAWRENCE BELL, CPA

12142 Mary

**IS PLEASED TO ANNOUNCE THE OPENING OF
HIS NEW OFFICE LOCATIONS**

Brother Allen

NEW JERSEY

456 Sylvan Avenue
Englewood Cliffs, New Jersey 07632
Phone: (201) 503 0041
Fax: (201) 503 0103

FLORIDA

Boca Corporate Center, Suite 107
2101 Corporate Boulevard
Boca Raton, Florida 33431
Phone: (561) 997 0585
Fax: (561) 997 0759

LARRY@LARRYBELLCPA.COM | Mobile: (201) 618 1513